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Remarks

Reconsideration of this Application is respectfully requested.

Upon entry of the foregoing amendment, claims 1-9, 11-18, and 20-25 are pending in the application, with claims 1, 13, 16, and 17 being the independent claims. Claim 10 is sought to be canceled without prejudice to or disclaimer of the subject matter therein. Claim 19 was previously canceled without prejudice to or disclaimer of the subject matter therein. Claims 5, 17-18, and 20-25 are sought to be amended. Applicants reserve the right to prosecute similar or broader claims, with respect to the canceled and amended claims in the future. These changes are believed to introduce no new matter, and their entry is respectfully requested.

Based on the above amendment and the following remarks, Applicants respectfully request that the Examiner reconsider all outstanding rejections and that they be withdrawn.

Rejections under 35 U.S.C. § 103

Claims 1, 4-18, and 20-25 have been rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over U.S. Publication No. 2005/0114239 to Fiascone *et al.* ("Fiascone"), in view of U.S. Patent No. 7,130,822 to Their *et al.* ("Their"). Applicants respectfully traverse.

Claim 10 has been canceled rendering this rejection thereto moot.

With regard to claims 1, 4-9, and 11-12, claim 1 recites, *inter alia*,

> transmitting a *standardized template* for entering financial data
> to a plurality of remote terminals, the standardized template
> operable on a plurality of operating systems;
> receiving remote financial data from the plurality of remote
> terminals via the *standardized template*[.]
>
> (emphasis added)

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As was presented in the previous Office Action reply dated July 18, 2008, and found

persuasive by the Examiner (*see* Dec. 9, 2008, Office Action, page 20), Fiascone does not

disclose "transmitting a standardized template" such that the "receiving [of] remote financial

data" is "via the standardized template." Their does not overcome the deficiencies of

Fiascone. Specifically, Their does not disclose, teach, or suggest "transmitting a

standardized template" such that the "receiving [of] remote financial data" is "via the

standardized template." Their states,

> More specifically, financial analysts 6 develop a model having
> a number of hierarchically arranged nodes representing various
> cost centers within the organization, such as business units or
> departments. Next, financial analysts 6 define corporate targets
> for each cost center. Financial analysts 6 then assign a
> contributor to each node, such as a manager, supervisor, sales
> representative, or lab manager, that is responsible for the
> budgets for the corresponding cost center. Finally, financial
> analysts 6 define a number of templates for collecting spending
> forecast data from the contributors. Financial analysts 6
> include the corporate target data in the templates to facilitate
> reconciliation with the spending forecast data.

Their teaches the transmittal of a number of templates to the cost centers/contributors.

Financial analysts define a hierarchy of nodes, each node representing a cost center. The

financial analysts then define corporate budget targets for each cost center and a contributor

responsible for each node. Then, a number of templates, specific to the cost center, are

transmitted to each cost center for completion by the contributor. The templates are specific

(*i.e.*, customized) to the cost center and/or node to which they are transmitted. Therefore, a

template transmitted by the embodiments in Their's disclosure to remote terminals is "a

customized template" or "a node specific template." The template is not "a standardized

template" as recited in claim 1. Accordingly, neither Fiascone nor Their, whether taken alone

or in combination, teach each and every element of claim 1. Applicants respectfully request

that the rejection be reconsidered and withdrawn and that claim 1 be passed to allowance.

Claims 4-9 and 11-12 each ultimately depend from claim 1 and recite further unique

features of the present invention. For example, claim 11 recites, *inter alia*,

> transmitting, to the remote terminals, a plurality of functions
> for generating customized templates for entering financial
> data.

It is conceded in the Office Action (page 8) that Fiascone does not explicitly disclose

this additional feature. Applicants submit that Their does not overcome the deficiencies of

Fiascone. In the Office Action, the Examiner points to the following two passages, among

others, as allegedly teaching this feature:

> In addition, analysis modules 16 allow financial analysts 6 to
> define the "templates" for collecting forecast data. A template
> is a multi-dimensional structure that provides an interface for
> entering and calculating forecast data. For example, the
> template may define cost centers as a dimension for selecting
> data, with a chart of account 5 along the rows, and periods in
> the columns.
>
> (col. 3, ln. 66-67 through col. 4, ln. 1-5)
>
> Template 34 is an Active X control that includes any necessary
> drivers for entering and manipulating budget forecast data.
> Template 34 comprises a standalone data cube 36 containing
> the target data and the budget data such that all calculations can
> be performed locally.
>
> (col. 4, ln. 39-44)

Neither of these passages teach "a plurality of functions for generating customized

templates for entering financial data" as recited in claim 11. The first passage shown appears

to be concerned with an analysis module allowing financial analysts to define "templates." It

does not appear to disclose, teach, or suggest that the analysis module itself is "transmitt[ed]

to the remote terminals." Likewise, the second passage shown appears to be concerned with

drivers useful for the Active X controlled template. These drivers allow the node user (on a

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computing device) to enter and manipulate data in an Active X environment, in case the computing device they are using was not previously capable of using Active X controls. Applicants submit that neither the passages cited by the Examiner nor the rest of Their discloses, teaches, or suggests, "transmitting, to the remote terminals, a plurality of functions for generating customized templates for entering financial data" as recited in claim 11.

Accordingly, Applicants respectfully request that the rejection be reconsidered and withdrawn, and that claims 4-9 and 11-12 be passed to allowance for at least the same reasons as claim 1, and further in view of their respective features.

With regard to claims 13-15, the same arguments regarding the lack of disclosure, teaching, or suggestion with reference to "*standardized template*" exists in claim 13 as were presented above with regards to claim 1. Claim 13 recites, *inter alia*,

> receiving transaction data from a remote terminal via a *standardized template*, the transaction data stored in a first format by the remote terminal and converted to a standardized format by the *standardized template*[.]
> (emphasis added)

As has already been discussed, neither Fiascone nor Their, whether taken alone or in combination, disclose, teach, or suggest a "standardized template" as recited in claim 13. Claims 14 and 15 each ultimately depend from claim 13 and recite further unique features of the present invention. For at least these reasons, Applicants respectfully request that the rejection be removed from claim 13 and that this claim and its dependent claims be passed to allowance.

With regard to claim 16, Applicants first note that the Examiner omitted claim 16 in the response to Applicants previous arguments, but also note that the Examiner did not maintain the § 102(e) rejection, rather rejecting claim 16 under § 103(a). With this in mind,

Applicants resubmit their previous argument and additional arguments to traverse the §

103(a) rejection.

Regarding claim 16, there are chronological differences between Fiascone and the

Applicants' embodied claims such that Fiascone cannot disclose the features of Applicants'

embodied claims.   Specifically, Fiascone discloses receiving exchange account data (*see*

paragraph 0019) and then transforming said data into a common format (*see* paragraph 0021).

Once the data is in a common format, it is matched against master financial data,

discrepancies are identified, and a report is generated showing the discrepancies.   (*See*

paragraphs 0023-0025).   In order to correct the discrepancies, an adjustment page of

Fiascone, which the Examiner equates to a standardized template (Office Action page 3, the

Examiner points to Figs. 4 and 5 as the standardized template) is presented to the user at the

remote terminal in order to make adjustment to the financial data.   (*See* paragraphs 0026-

0028).   Thus, it is obvious from the above synopsis and also upon closer review of the cited

reference, the Fiascone only teaches a standardized template generated from the transformed,

matched, reconciled, and reported data of the received remote data.   In claim 16, data is first

converted using a standardized template.   The converted data is then transmitted to a

reconciliation system.   As detailed above, the standardized template of Fiascone is not

created until after data is received, transformed, matched, identified, and reported.   The data

transmitted in Fiascone is therefore not "converted transaction data" as recited in claim 16.

Claim 16 clearly states that the data is stored, the stored data is converted using the

standardized template, and then the converted data is transmitted.   Thus Fiascone does not

disclose using a standardized template to convert data before transmission as in claim 16.

Their does not overcome the deficiencies of Fiascone.   The same arguments regarding the

lack of disclosure, teaching, or suggestion with reference to *"standardized template"* exists in

claim 16 as were presented above with regards to claim 1. Claim 16 recites, *inter alia,*

> converting the stored transaction data to a second format using
> a *standardized template*, the *standardized template*
> operable on a plurality of operating systems and operable to
> retrieve stored transaction data from a plurality of
> accounting software applications[.]
>
> (emphasis added)

As has already been discussed, neither Fiascone nor Their, whether taken alone or in

combination, disclose, teach, or suggest a "standardized template" as recited in claim 16. For

at least these reasons, Applicants respectfully request that the rejection be removed from

claim 16 and that this claim be passed to allowance.

With regard to claims 17-18 and 20-25, the same arguments regarding the lack of

disclosure, teaching, or suggestion with reference to *"standardized template"* exists in claim

17 as were presented above with regards to claim 1. Claim 17 recites, *inter alia,*

> a template component for providing a *standardized template*
> for entering transaction and account data;
> a capture component for receiving and storing account and
> transaction data via the *standardized template* from a
> plurality of remote terminals[.]
>
> (emphasis added)

As has already been discussed, neither Fiascone nor Their, whether taken alone or in

combination, disclose, teach, or suggest a "standardized template" as recited in claim 17.

Claims 18 and 20-25 each ultimately depend from claim 17 and recite further unique features

of the present invention. For at least these reasons, Applicants respectfully request that the

rejection be removed from claim 17 and that this claim and its dependent claims be passed to

allowance.

Accordingly, for at least the reasons given above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejections be removed from claims 1, 4-9, 11-18, and 20-25 and that these claims be allowed.

Claims 2 and 3 have been rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Fiascone in view of Their and further in view of U.S. Patent No. 5,392,390 to Crozier ("Crozier"). Applicants respectfully traverse.

As explained, *supra*, claim 1 is neither anticipated nor unpatentable over Fiascone and Their. Crozier does not overcome the deficiencies of Fiascone and Their. Claims 2 and 3 depend directly from claim 1 and recite further unique features of the claimed invention. Thus, Applicants submit that since dependent claims 2 and 3 implicitly contain the elements of independent claim 1, these claims are likewise patentable over Fiascone in view of Their and in further view of Crozier.

Accordingly, for at least the reasons given above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection be removed from claims 2 and 3 and that these claims be allowed.
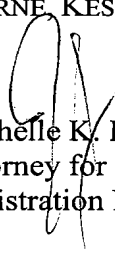
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Conclusion

All of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicants therefore respectfully request that the Examiner reconsider all presently outstanding rejections and that they be withdrawn. Applicants believe that a full and complete reply has been made to the outstanding Office Action and, as such, the present application is in condition for allowance. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Prompt and favorable consideration of this Amendment and Reply is respectfully requested.

Respectfully submitted,

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